

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

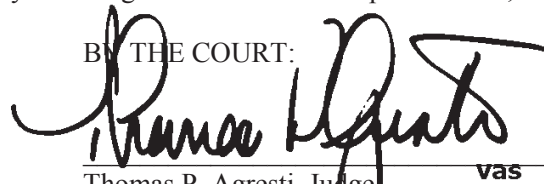
In Re: : Bankruptcy No. 17-10166-TPA  
John Mark Skladanowski AND : Chapter 13  
Elaine Ann Skladanowski, :  
Debtors :  
 :  
 : Related to Doc. No. 49  
John Mark Skladanowski AND :  
Elaine Ann Skladanowski, :  
Movants :  
v. :  
 :  
Select Portfolio Servicing, :  
 :  
AND :  
 :  
Ronda J. Winnecour/Esquire :  
Chapter 13 Trustee, :  
Respondents :

**ORDER**

**AND NOW**, this **8th** day of **November, 2017**, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **John Mark Skladanowski AND Elaine Ann Skladanowski AND Select Portfolio Servicing** is approved;
- (2) The terms of the loan shall be as follows:
  - a. **Due Date:** **November 1, 2017 and 1<sup>st</sup> of each month thereafter;**
  - b. **New Monthly Payment:** **\$868.01**
  - c. **Interest Rate:** **6.940%**
  - d. **Loan Term:** **340 months = 28 years + 4 months;**
  - e. **Maturity Date:** **February 1, 2046;**
  - f. **Principal Balance:** **\$128,961.00;**
  - g. **Deferred payment:** **\$0.00;**
  - h. **Pre-Petition Arrears:** **\$0.00;**
- (3) **Within fourteen (14) days** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

  
Thomas P. Agresti, Judge **vas**  
United States Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
John Mark Skladanowski  
Elaine Ann Skladanowski  
Debtors

Case No. 17-10166-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db +John Mark Skladanowski, 2581 Hillborn Road, Erie, PA 16509-5809  
jdb +Elaine Ann Skladanowski, 2581 Hillborn Road, Erie, PA 16509-5809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor John Mark Skladanowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Elaine Ann Skladanowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5